Case 23-21928-CMB Doc 27 Filed 10/28/23 Entered 10/29/23 00:26:39 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:				
Debtor 1:	Gwendolyn Lewis	Social Security number or ITIN: xxx-xx-6367	xx-xx-6367	
Bootor 1.	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 9/12/23		
Case number:	23-21928-CMB			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Gwendolyn Lewis	
2.	All other names used in the last 8 years		
3.	Address	3725 Windgap Avenue Pittsburgh, PA 15204	
	Debtor's attorney Name and address	Brian C. Thompson Thompson Law Group, P.C. 125 Warrendale Bayne Road Suite 200 Warrendale, PA 15086	Contact phone 724–799–8404
4.			Email: bthompson@ThompsonAttorney.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566
			Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.
			Contact phone 412–644–2700
			Date: 10/26/23

For more information, see page 2

Debtor Gwendolyn Lewis Case number 23–21928–CMB

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	December 4, 2023 at 09:00 AM	Location: remotely by the Trustee via Zoom, how to participate:goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	3	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/2/24	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/21/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/9/24	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim . If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
Filing of plan, objections and hearing	The debtor has filed a plan, which is attached. An initial hearing on c 13 trustee and will be held immediately following the meeting of cred 12/4/23 at 09:00 AM , Location: remotely by the Trustee via Zoom www.ch13pitt.com, meetings@chapter13trusteewdpa.com	litors on:	
	Creditors have the duty to promptly review all plans and present any to the initial Chapter 13 plan shall be filed with the bankruptcy counsel for the debtor (if any), and the Chapter 13 Trustee by no creditors. Parties objecting to the Plan must attend the meeting of 7 above. To the extent a written objection is not resolved at the meet confirmation hearing or prior to or at the date set for continued concicontested plan hearing. If no objections are timely filed, or filed object confirmation hearing or continued conciliation conferences, the Trust determine that the objection has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn, and the plan has been withdrawn and the plan has been withdrawn, and the succession of the plan has been withdrawn, and the plan has been withdrawn.	elerk's office and served on the debtor, o later than 7 days before meeting of reditors duly scheduled pursuant to Section ting of creditors/conciliated initial liation conferences the plan will be set for a stions are not prosecuted at the initial tee may assume and the court may	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully ey to creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all payments under the plan it the debt from the debtors personally except red from discharge under 11 U.S.C. § he bankruptcy clerk's office by the deadline. If	

Official Form 309I

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21928-CMB

Gwendolyn Lewis Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0315-2 User: auto Page 1 of 3
Date Rcvd: Oct 26, 2023 Form ID: 309iPGH Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address Cayandalus Lauria 2775 Windows Ayanya Pittahusah DA 15204 1022
db	+ Gwendolyn Lewis, 3725 Windgap Avenue, Pittsburgh, PA 15204-1023
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Jeffrey Hunt, GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15636282	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15650352	The Pittsburgh Water and Sewer Authority, PO Box 747055, Pittsburgh, PA 15274-7055
15650353	Union Orthotics & Prosthetics Co., PO Box 536714, Pittsburgh, PA 15253-5909

TOTAL: 6

15636267

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Email/Text: Bankruptcy@absoluteresolutions.com

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: kebeck@bernsteinlaw.com	Date/Time	Recipient Name and Address
,		Oct 27 2023 00:20:00	Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219
aty	Email/Text: bthompson@ThompsonAttorney.com	Oct 27 2023 00:19:00	Brian C. Thompson, Thompson Law Group, P.C., 125 Warrendale Bayne Road, Suite 200, Warrendale, PA 15086
tr -	+ Email/Text: bnc@chapter13trusteewdpa.com	Oct 27 2023 00:20:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Oct 27 2023 04:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 27 2023 04:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 27 2023 00:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust -	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Oct 27 2023 00:21:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr -	+ Email/Text: jdryer@bernsteinlaw.com	Oct 27 2023 00:20:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr -	+ Email/Text: ebnpeoples@grblaw.com	Oct 27 2023 00:20:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753

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District/off: 0315-2

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Date Rcvd: Oct 26		ID: 309iPGH	Total Noticed: 37
	,	Oct 27 2023 00:19:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
15641052	Email/Text: Bankruptcy@absoluteresolutions.com	Oct 27 2023 00:19:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
15636268	+ EDI: CAPITALONE.COM	Oct 27 2023 03:59:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15640546	EDI: CAPITALONE.COM	Oct 27 2023 03:59:00	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15636270	+ EDI: CITICORP.COM	Oct 27 2023 04:00:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15636271	+ EDI: WFNNB.COM	Oct 27 2023 04:00:00	Comenity Bank/Kingsize, Po Box 182789, Columbus, OH 43218-2789
15636272	+ EDI: BLUESTEM	Oct 27 2023 04:00:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15636273	+ EDI: BLUESTEM	Oct 27 2023 04:00:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15636274	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Oct 27 2023 00:20:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
15636275	+ EDI: PHINGENESIS	Oct 27 2023 04:00:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15642921	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2023 00:42:34	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15636276	Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2023 01:01:36	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
15636277	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 27 2023 00:28:16	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15636278	Email/Text: camanagement@mtb.com	Oct 27 2023 00:20:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15647858	Email/PDF: MerrickBKNotifications@Resurgent.co	Oct 27 2023 00:28:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15636280	Email/Text: EBN@Mohela.com	Oct 27 2023 00:20:00	Mohela/dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005
15636279	+ Email/PDF: MerrickBKNotifications@Resurgent.co	Oct 27 2023 00:28:21	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15636281	+ EDI: AGFINANCE.COM	Oct 27 2023 03:59:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15650351	^ MEBN	Oct 27 2023 00:06:25	People's Natural Gas Company, PO Box 644760, Pittsburgh, PA 15264-4760
15650497	EDI: Q3G.COM	Oct 27 2023 04:00:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
15641026	EDI: AIS.COM	Oct 27 2023 04:00:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
15636282	+ EDI: Q3GTBI	Oct 27 2023 04:00:00	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
15636283	Email/Text: bknotice@upgrade.com	Oct 27 2023 00:19:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
15650354	^ MEBN	Oct 27 2023 00:08:19	US Acute Care Solutions, PO Box 9820, Coral Springs, FL 33075-0820

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District/off: 0315-2 User: auto Page 3 of 3 Date Rcvd: Oct 26, 2023 Form ID: 309iPGH Total Noticed: 37

TOTAL: 34

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

LAKEVIEW LOAN SERVICING, LLC

15636269 Christopher Carfagno, Esq.

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed

Email Address Name

Brian Nicholas

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmllawgroup.com

Brian C. Thompson

on behalf of Debtor Gwendolyn Lewis bthompson@ThompsonAttorney.com

blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.

com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6